

Information to identify the case:

Debtor 1:	Oscar Newman	Social Security number or ITIN: xxx-xx-3943
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Stephanie Newman	Social Security number or ITIN: xxx-xx-1964
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Western District of Texas	Date case filed for chapter: 7 10/29/24
Case number:	24-52153-mmp	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Oscar Newman	Stephanie Newman
2. All other names used in the last 8 years		
3. Address	10351 Sweetwater San Antonio, TX 78252	10351 Sweetwater San Antonio, TX 78252
4. Debtor's attorney	Stuart M. Price Resolve Law Group 801 Travis Street Suite 2101 Houston, TX 77002	Contact phone 818-995-4540 Email: enotice@pricelawgroup.com
5. Bankruptcy trustee	Randolph N Osherow 342 W Woodlawn, Suite 100 San Antonio, TX 78212	Contact phone (210) 738-3001 Email: rosherow@hotmail.com

For more information, see page 2 >

Debtor Oscar Newman and Stephanie Newman

Case number 24-52153-mmp

6. Bankruptcy clerk's office	615 E. HOUSTON STREET, ROOM 597 SAN ANTONIO, TX 78205	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (210) 472-6720 Date: 10/29/24
7. Meeting of creditors	December 5, 2024 at 11:00 AM	Location: Zoom video meeting: Go to Zoom.us/join, Enter Meeting ID 366 703 6877, Passcode, 8572973665 or call (210) 675-8716 For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 2/3/25
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Please do not file a proof of claim unless you receive a notice to do so.
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Notice Pg 3 of 6

United States Bankruptcy Court

Western District of Texas

In re:

Oscar Newman

Stephanie Newman

Debtors

Case No. 24-52153-mmp

Chapter 7

District/off: 0542-5

User: admin

Page 1 of 4

Date Rcvd: Oct 29, 2024

Form ID: 309A

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2024:

Recip ID	Recipient Name and Address
db/db	+ Oscar Newman, Stephanie Newman, 10351 Sweetwater, San Antonio, TX 78252-1720
18793530	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
18793544	DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249
18793553	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
18793559	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court;, Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
18793560	Pulte Mortgage Corp, Attn Bankruptcy Dept 7390 S Iola St, Englewood, CO 80112
18793563	+ RK Properties, Attn: Bankruptcy 2981 Fenwick Ln, Grand Junction, CO 81504-4507
18793562	+ River City Federal C U, 610 Augusta St, San Antonio, TX 78215-1902

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: enotice@pricelawgroup.com	Oct 29 2024 22:04:00	Stuart M. Price, Resolve Law Group, 801 Travis Street, Suite 2101, Houston, TX 77002
tr	+ EDI: QRNOSHEROW.COM	Oct 30 2024 02:06:00	Randolph N Osherow, 342 W Woodlawn, Suite 100, San Antonio, TX 78212-3314
ust	+ Email/Text: USTPRegion07.SN.ECF@usdoj.gov	Oct 29 2024 22:05:00	United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, San Antonio, TX 78205-2055
18793526	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 29 2024 22:13:09	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St 4th Floor, Pittsburgh, PA 15212-5862
18793527	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 29 2024 22:05:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
18793528	+ Email/Text: bk@avant.com	Oct 29 2024 22:05:00	Avant/WebBank, 222 North LaSalle Street Suite 1600, Chicago, IL 60601-1112
18793529	Email/Text: rm-bknotices@bridgecrest.com	Oct 29 2024 22:05:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
18793531	EDI: CAPITALONE.COM	Oct 30 2024 02:00:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793532	EDI: CAPITALONE.COM	Oct 30 2024 02:00:00	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18793533	EDI: CITICORP	Oct 30 2024 02:00:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO

District/off: 0542-5

Date Rcvd: Oct 29, 2024

63179-0040

18793534	EDI: CITICORP	Oct 30 2024 02:00:00	Citibank/Shell Oil, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793535	EDI: CITICORP	Oct 30 2024 02:00:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793536	EDI: CITICORP	Oct 30 2024 02:00:00	Citicorp/Trac, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
18793537	+ EDI: WFNNB.COM	Oct 30 2024 02:06:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793538	+ EDI: WFNNB.COM	Oct 30 2024 02:06:00	Comenity Capital/Acadmy, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793539	+ EDI: WFNNB.COM	Oct 30 2024 02:06:00	Comenity Capital/famous, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793540	+ EDI: WFNNB.COM	Oct 30 2024 02:06:00	Comenity/Hot Topic, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
18793541	+ EDI: WFNNB.COM	Oct 30 2024 02:06:00	Comenity/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
18793542	Email/Text: bankruptcy@connexuscu.org	Oct 29 2024 22:05:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
18793543	Email/PDF: creditonebknotifications@resurgent.com	Oct 29 2024 22:12:58	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
18793555	EDI: CITICORP	Oct 30 2024 02:00:00	Macy's/DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
18793546	Email/Text: BNSFS@capitalsvcs.com	Oct 29 2024 22:05:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117-5019
18793547	Email/Text: BNBLAZE@capitalsvcs.com	Oct 29 2024 22:05:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
18793545	+ EDI: BLUESTEM	Oct 30 2024 02:06:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
18793548	+ EDI: AMINFOFP.COM	Oct 30 2024 02:06:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
18793549	+ EDI: PHINGENESIS	Oct 30 2024 02:06:00	Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
18793550	+ Email/Text: accountresearch@goodleap.com	Oct 29 2024 22:05:00	GoodLeap Llc., Attn: Bankruptcy 8781 Sierra College Blv, Roseville, CA 95661-5920
18793551	^ MEBN	Oct 29 2024 22:04:05	Idaho Housing Agency, Attn: Bankruptcy Attn: Bankruptcy, 844 Washington St , N, Ste 300, Twin Falls, ID 83301-3874
18793552	^ MEBN	Oct 29 2024 22:04:40	Imagine Credit, Attn: Account Services/Bankruptcy, PO Box 105814, Atlanta, GA 30348-5814
18793554	Email/Text: PBNCNotifications@perituservices.com	Oct 29 2024 22:04:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
18793557	Email/Text: ml-ebn@missionlane.com	Oct 29 2024 22:04:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
18793556	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 29 2024 22:12:58	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
18793558	EDI: MAXMSAIDV	Oct 30 2024 02:06:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635

District/off: 0542-5

Date Recd: Oct 29, 2024

User: admin

Form ID: 309A

Page 3 of 4

Total Noticed: 58

18793559	Email/Text: ProsperBK@prosper.com	Oct 29 2024 22:05:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
18793561	+ Email/Text: ngisupport@radiusgs.com	Oct 29 2024 22:05:00	Radius Global Solution, 7831 Glenroy Road 250-A, Edina, MN 55439-3117
18793565	+ Email/Text: bankruptcy@self.inc	Oct 29 2024 22:05:00	Self Financial, Inc., Attn: Bankruptcy Attn: Bankruptcy, 515 Congress Ave , Ste 1550, Austin, TX 78701
18793564	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 29 2024 22:05:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
18793568	EDI: SYNC	Oct 30 2024 02:00:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793569	EDI: SYNC	Oct 30 2024 02:00:00	Syncb/Rooms To Go, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793570	EDI: SYNC	Oct 30 2024 02:00:00	Syncb/Walgreens, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
18793567	EDI: SYNC	Oct 30 2024 02:00:00	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793571	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793572	+ EDI: SYNC	Oct 30 2024 02:00:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793573	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony Bank/Chevron, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793574	+ EDI: SYNC	Oct 30 2024 02:00:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18793575	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793576	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793577	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793578	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony/Kawasaki, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
18793579	EDI: SYNC	Oct 30 2024 02:00:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
18793580	+ EDI: WTRRNBNK.COM	Oct 30 2024 02:06:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18793566	##+	Solar Mosaic Inc, Attn: Bankruptcy Attn: Bankruptcy, 300 Lakeside Dr , 24th Fl, Oakland, CA 94612-3572

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0542-5

User: admin

Page 4 of 4

Date Recd: Oct 29, 2024

Form ID: 309A

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2024

Signature: /s/Gustava Winters